

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Barbara Anne Kole
Debtor

Case No. 17-00445-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Apr 28, 2021

User: AutoDocket
Form ID: 3180W

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 30, 2021:

Recip ID	Recipient Name and Address
db	+ Barbara Anne Kole, 126 Virginia Avenue, Carlisle, PA 17013-1072
cr	+ BSI FINANCIAL SERVICES, 1425 GREENWAY DRIVE, SUITE 400, IRVING, TX 75038-2480
4880955	+ Brian Erickson, 509 Rowland Court, Merced, CA 95348-8515
4880960	+ Commercial Acceptance Company, PO Box 3268, Camp Hill, PA 17011-3268
4880961	+ Daley Harvey Eye Associates, 1857 Center Street, Camp Hill, PA 17011-1739
4880965	+ McClure Law Office, PO Box 65, Middletown, PA 17057-0065
4880968	+ Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
4880954	+ PA Department of Revenue, Bureau of Individual Taxes, Dept 280431, Harrisburg, PA 17128-0431
4880972	+ PPL, 2 North 9th Street, CPC-GENN1, Allentown, PA 18101-1139
4880970	+ Peerless Credit Services, PO Box 518, Middletown, PA 17057-0518
4880971	+ PennCredit, PO Box 1259, Department 91047, Pottstown, PA 19464-0882
4925495	+ Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
4880974	+ Rushmore Loan Mgmt Ser, 15480 Laguna Canyon Rd S, Irvine, CA 92618-2132
4880975	+ Shipley Energy, PO Box 15052, 415 Norway Street, York, PA 17403-2531
5074591	+ U.S. Bank Trust National Association, c/o BSI Financial Services, 1425 Greenway Drive, Ste 400, Irving, TX 75038-2480
5074592	+ U.S. Bank Trust National Association, c/o BSI Financial Services, 1425 Greenway Drive, Ste 400, Irving, TX 75038, U.S. Bank Trust National Association c/o BSI Financial Services 75038-2480
5104839	+ U.S. Bank Trust National Association, as, Trustee of the SCIG Series III Trust, Tucker Arensberg, P.C., 1500 One PPG Place, Pittsburgh, PA 15222-5413
4880976	+ Udren Law Offices, PC, Paige M. Bellino, Esquire, 111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620
4880977	+ York Credit Bureau, Inc., 33 South Duke Street, York, PA 17401-1401

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4880957	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 28 2021 19:04:19	CitiBank/Sears, c/o LVNV Funding, PO Box 10584, Greenville, SC 29603-0584
4880958	EDI: CITICORP.COM	Apr 28 2021 22:48:00	CitiFinancial, P O Box 6034, Sioux Falls, SD 57117-6034
4880959	+ EDI: AFNIRECOVERY.COM	Apr 28 2021 22:48:00	Citizens Financial Group, c/o AFNI, PO Box 3097, Bloomington, IL 61702-3097
4880953	EDI: IRS.COM	Apr 28 2021 22:48:00	Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346
4880963	+ EDI: RMSC.COM	Apr 28 2021 22:48:00	JCPenney/GEGRB, PO Box 965005, Orlando, FL 32896-5005
4880956	EDI: JPMORGANCHASE	Apr 28 2021 22:48:00	Chase/Toys R Us, PO Box 15298, Wilmington, DE 19850
4880964	+ EDI: RMSC.COM	Apr 28 2021 22:48:00	Lowe's/GEGRB, PO Box 965004, Orlando, FL 32896-5004
4880966	+ EDI: MID8.COM	Apr 28 2021 22:48:00	MCM, PO Box 603, Oaks, PA 19456-0603
4880967	EDI: MID8.COM	Apr 28 2021 22:48:00	Midland Credit Management, 2365 NORTHSIDE

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		DRIVE #300, SAN DIEGO, CA 92108-2709	
4880969	+ Email/Text: bankruptcydepartment@tsico.com	Apr 28 2021 18:47:00	NCO Financial Systems, Inc., PO Box 15630, Wilmington, DE 19850-5630
4880973	+ Email/Text: bankruptcynotices@psecu.com	Apr 28 2021 18:47:00	PSECU, 1500 Elmerton Avenue, Harrisburg, PA 17110-9214
5202394	+ Email/Text: bknotices@sns.com	Apr 28 2021 18:47:00	Pentex Holdings LLC, C/O SN Servicing Corp., 323 5th Street, Eureka, CA 95501-0305
5202395	+ Email/Text: bknotices@sns.com	Apr 28 2021 18:47:00	Pentex Holdings LLC, C/O SN Servicing Corp., 323 5th Street, Eureka, CA 95501, Pentex Holdings LLC, C/O SN Servicing Corp. 95501-0305
4931041	+ EDI: AIS.COM	Apr 28 2021 22:48:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4880962		HSBC Bank, Address removed as per entry 16
4916381		PPL Electric Utilities, Customer Services, 827 Hau

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 30, 2021 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 28, 2021 at the address(es) listed below:

Name	Email Address
Allison L. Carr	on behalf of Creditor U.S. Bank Trust National Association as Trustee of the SCIG Series III Trust acarr@tuckerlaw.com, agilbert@tuckerlaw.com
Brian E Caine	on behalf of Creditor Pentex Holdings LLC bcaine@parkermccay.com BKcourtntices@parkermccay.com
Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
Gary J Imblum	on behalf of Debtor 1 Barbara Anne Kole gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
James Warmbrodt	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT bkgroup@kmlawgroup.com

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United States Trustee
ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

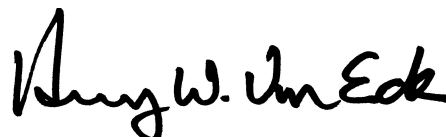
Debtor 1	Barbara Anne Kole	Social Security number or ITIN	xxx-xx-4493
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Middle District of Pennsylvania			
Case number:	1:17-bk-00445-HWV		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Barbara Anne Kole
aka Barbara Anne Erickson

4/28/21**By the
court:**

Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Patricia Ratchford, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.